

Amendments to the Claims:

This listing of claims replaces all prior versions and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A method of authorizing one or more bill payments, ~~said~~ the method comprising:

receiving, at an authorization website, information entered by a consumer and sent by a biller through the worldwide web ~~identifying, wherein the information identifies:~~

~~_____ the payor[.],~~

~~_____ and specifying the an amount to be paid; and~~

~~_____ the an account to be used to make a in making the payment;~~

determining whether the payment should be authorized;

transmitting, through the worldwide web to a website of the biller, authorization information ~~including whether to authorizing~~ authorize the payment or ~~refusing~~ refuse authorization of the payment;

~~_____ sending an electronic notification to the payor that the payment has been authorized, if the payment is authorized, whereby authorization wherein the electronic notification can be given is provided~~ to the payor from a website of the biller without disclosing that the authorization was obtained by anyone other than the biller, and where wherein the said electronic notification is formatted in a familiar and recognizable format of predefined format specified by the biller such that the electronic notification appears, to the consumer, as if to be generated by the biller.[, and]]

~~_____ sending an electronic notification to the payor that the payment has been authorized.~~

2. (Currently Amended) ~~A~~The method ~~as in~~of claim 1 ~~including further comprising:~~
_____storing ~~in connection with said authorization website~~ format information for each of a plurality of billers[.];
_____retrieving ~~the~~ format information for a ~~given~~ biller to whom authorization is sent; and
_____formatting ~~said~~the electronic notification based on in the retrieved format of the biller to whom authorization is sent~~in~~formation.
3. (Currently Amended) ~~A~~The method ~~as in~~of claim 1, ~~wherein in which the received~~ information ~~received at said authorization website~~ includes an e-mail address for the payor, and ~~said notification wherein~~ sending ~~step~~the electronic notification includes ~~comprises~~ sending ~~said the electronic~~ notification in the form of an e-mail ~~sent~~ directly to the payor through the worldwide web.
4. (Currently Amended) ~~A~~The method ~~as in~~of claim 1 ~~in which said determining step comprises a step selected from the group consisting of wherein determining whether the payment should be authorized includes at least one of~~ determining whether the payment will exceed the credit limit of the payor's credit card, determining whether the payment will exceed the credit limit of the payor's ~~or~~ debit card, ~~and~~or validating the payor's bank account.
5. (Currently Amended) ~~A~~The method ~~as in~~of claim 1 ~~in which said determining step comprises wherein determining whether the payment should be authorized includes,~~ in a request for payment from a bank account[.];
_____communicating authorization[.];
_____later submitting the transaction for bank clearance after authorization[.]; and
_____communicating ~~failure of~~ clearance failure to ~~said~~the biller if and when clearance failure is received.

6. (Currently Amended) ~~A~~The method as in~~of~~ claim 5 ~~in which said wherein~~ submitting ~~step comprises the transaction includes:~~

_____ accumulating a plurality of payment requests over a period of time[.]; and

_____ submitting ~~them~~the accumulated plurality of payment requests for clearance in a batch ~~after said period of time has elapsed.~~

7. (Currently Amended) ~~A~~The method as in~~of~~ claim 1 ~~including first~~comprising:

_____ pre-authorizing a given customer and a given credit card or debit card based on cardholder information; and

_____ sending ~~information of said the~~ pre-authorization information to ~~said the~~ biller prior to receipt of a specific request for authorization of a specific payment charged to said card from a consumer ~~so as~~ to allow a biller to determine the validity of the card prior to proceeding with a transaction.

8. (Currently Amended) ~~A~~The method as in~~of~~ claim 1 ~~including the step of further~~ comprising:

_____ reversing ~~said a payment~~ authorization at ~~the~~ request of the biller, wherein the request of the biller is provided given prior to the end of ~~the~~ a business day, and wherein the in which said authorization was given during the same business day[.]; and

_____ notifying ~~any~~at least one bank or credit card organization to whom the payment authorization was communicated.

9. (Currently Amended) ~~A~~The method as in~~of~~ claim 1 ~~including the step of~~further comprising:

_____ storing, at said authorization website, basic billing information for each of a plurality of customers of a given biller~~[[,]]; and~~

_____ giving ~~said~~ providing the biller with access to the billing information for each of ~~said~~ the customers;

_____ allowing the biller to modify ~~said~~the accessed billing information directly~~[[,]]; and~~

_____ giving each ~~a~~ customer access to ~~such~~the customer's associated billing information for the customer's account.

10. (Currently Amended) ~~A~~The method as in~~of~~ claim 1 ~~further comprising;~~including said biller sending

_____ receiving from a biller at least one of ~~restrict/unrestrict~~ restrict or unrestrict instructions for the ~~an~~ account of one or more customers~~[[, and]];~~

_____ storing ~~said~~the instructions in association with ~~said~~the authorization website~~[[,]]; and~~

_____ retrieving and ~~effectuating~~ ~~said~~implementing the instructions upon the receipt of a payment request for the account.

11. (Currently Amended) ~~A~~The method as in~~of~~ claim 1 ~~including~~ preliminarily further comprising providing a preliminary calculation of fees to the customer in response to supplying ~~merely~~ the amount and ~~the~~ means of payment.

12. (Currently Amended) ~~A~~The method as in~~of~~ claim 1 ~~including said further comprising~~ receiving, from the biller, accumulating a plurality of accumulated payments to be authorized and ~~sending them to said authorization website in a batch by means of a function call.~~

13. (Currently Amended) A method of authorizing one or more bill payments, ~~said the~~ method comprising:

receiving, at an authorization website, information entered by a customer and sent by a biller through the worldwide web, ~~wherein the information identifies;~~ identifying the

a payor, and specifying the

an amount to be paid, and the

an account to be used in making the to make a payment,

a credit card number or a debit card number, and

a verification code for the credit card number or the debit card number;

determining whether the payment should be authorized based at least in part on whether the verification code is correct;

transmitting, through the worldwide web to a website of the biller, authorization information including whether to authorizing authorize the payment or ~~refusing refuse~~ authorization of the payment;

sending an electronic notification to the payor that the payment has been authorized, ~~whereby wherein an authorization~~ electronic notification can be given is provided to the payor from a website of the biller without disclosing that the authorization was obtained by anyone other than the biller, and ~~where wherein said the~~ electronic notification is formatted in a familiar and recognizable format of predefined format specified by the biller such that the electronic notification appears, to the consumer, as if to be generated by the biller. [[:]]

~~wherein said information received at said authorization website including a credit or debit card number and verification code for the card number; and~~

~~and wherein said determining step including determining whether said verification code is correct.~~

14. (Currently Amended) A method of authorizing one or more bill payments, ~~said the~~ method comprising:

receiving₁ at an authorization website₁ information entered by a consumer and sent by a biller through the worldwide web₁ wherein the information identifies: ~~identifying the~~

_____ a payor, and

_____ specifying the an amount to be paid, and the

_____ an account to be used ~~in making the to make a~~ payment,

_____ a credit card number or a debit card number, and

_____ a verification code for the credit card number or the debit card number;

editing the information sent by the biller and returning edit failure information to the consumer and the biller if editing fails;

_____ if the editing does not fail, determining whether the payment should be authorized at least partially based on whether the verification code is correct;

transmitting₁ through the worldwide web to a website of the biller₁ authorization information including whether to authorize ~~authorizing~~ the payment or ~~refusing~~ refuse authorization of the payment;

sending an electronic notification to the payor that the payment has been authorized, ~~whereby wherein electronic authorization-notification can be given is~~ provided to the payor from a website of the biller without disclosing that the authorization was obtained by anyone other than the biller, and wherein the said electronic notification is formatted ~~in a familiar and~~ recognizeable format of in a predefined format specified by the biller such that the electronic notification appears₁ to the consumer₁ ~~as if to be generated by the biller.[:]]~~

_____ said information received at said authorization website including a credit or debit card number and verification code for the card number;

said determining step including determining whether said verification code is correct; and

sending an electronic notification to the payor that the payment has been authorized.

15. (Currently Amended) A method of authorizing one or more bill payments, ~~said the~~ method comprising:

receiving, at an authorization website, information entered by a consumer and sent by a biller through the worldwide web, wherein the information identifies: identifying the

_____ a payor, and

_____ ~~specifying the an~~ amount to be paid, ~~and the~~

_____ an account to be used ~~in making the to make a~~ payment[(:)],

_____ a credit card number or a debit card number, and

_____ a verification code;

[(:)]determining whether the payment should be authorized at least partially based on whether the verification code is correct;

transmitting, through the worldwide web to a website of the biller, authorization information authorizing the payment or refusing authorization;

sending an electronic notification to the payor that the payment has been authorized, ~~whereby authorization wherein the electronic notification can be given is provided~~ to the payor from a website of the biller without disclosing that the authorization was obtained by anyone other than the biller, and ~~wherein said the~~ electronic notification is formatted in a familiar and recognizable format of in a predefined format specified by the biller such that the electronic notification appears, to the consumer, as if to be generated by the biller;

said information received at said authorization website including a credit or debit card number and verification code for the card number;

_____ said determining including determining whether said verification code is correct;

~~sending an electronic notification to the payor that the payment has been authorized;~~ and

storing, in connection with said the authorization website, format information for each of a plurality of billers;[(:)]

retrieving the format information for a ~~given~~ biller to whom authorization is sent; and

_____ formatting said the electronic notification in the format of the biller to whom authorization is sent.

16. (Currently Amended) A method of authorizing one or more bill payments, ~~said~~
the method comprising:

receiving, at an authorization website, information entered by a consumer and sent by a
biller through the worldwide web, wherein the information identifies:

_____ identifying the a payor,

_____ and specifying the an amount to be paid, and

_____ the an account to be used in making the to make a payment;

transmitting, through the worldwide web to a website of the biller, authorization
information including whether to authorize ~~authorizing~~ the payment or ~~refusing~~ refuse
authorization of the payment;

sending an electronic notification to the payor that the payment has been authorized,
~~whereby wherein~~ authorization notification can be given is provided to the payor from a website
of the biller without disclosing that the authorization was obtained by anyone other than the
biller[[,]]; ~~and~~

assigning an identification number for each transaction for ~~a given~~ the biller; and
transmitting ~~said the~~ the identification number to ~~said the~~ the biller.

17. (Currently Amended) ~~A~~ The method as in of claim 16 including further comprising:

_____ assigning an identification number for each transaction for each biller of a plurality of
billers;

_____ storing all transaction the identification numbers for each of a plurality of billers; and

transmitting ~~said the~~ the identification numbers associated with one of the billers to the
~~appropriate~~ biller in a report of transactions associated with the biller during a given specified
period of time.

18. (Currently Amended) A method of authorizing one or more bill payments, ~~said~~ the method comprising:

receiving, at an authorization website, information sent by a biller through the worldwide web, wherein the information identifies:

identifying the a payor,

and specifying the an amount to be paid,

and the an account to be used ~~in making the~~ to make a payment[(:)], and

one or more billing personnel responsible for bills;

determining whether the payment should be authorized;

transmitting, through the worldwide web to a website of the biller, authorization information including whether to authorize ~~authorizing~~ the payment or ~~refusing~~ refuse authorization of the payment;

sending an electronic notification to the payor that the payment has been authorized,
~~whereby authorization wherein electronic notification can be given~~ is provided to the payor from a website of the biller without disclosing that the authorization was obtained by anyone other than the biller, and wherein ~~said the~~ the electronic notification is formatted in a ~~familiar and recognizable format of in a predefined format specified by~~ the biller such that the electronic notification appears, to the consumer, ~~as if to be generated by the biller; and~~

in which the information received at said authorization website includes information
identifying the billing personnel responsible for the bill or bills being paid, including the step of
storing the information identifying billing personnel; and

reporting said the information identifying the billing personnel to the biller when
reporting the ~~authoritarian~~ authorization results.

19. (Currently Amended) A method of authorizing one or more bill payments, ~~said~~
the method comprising:

receiving₁ at an authorization website₁ information entered by a consumer and sent by a
biller through the worldwide web₁ wherein the information identifies:

_____ identifying the a payor,

_____ and specifying the an amount to be paid₁ and

_____ the an account to be used ~~in making the~~ to make a payment;

[[,]]determining whether the payment should be authorized;

transmitting₁ through the worldwide web to a website of the biller₁ authorization
information including whether to authorize ~~authorizing~~ the payment ~~or refusing~~ refuse
authorization of the payment;

~~whereby authorization notification can be given to the payor from a website of the biller~~
~~without disclosing that the authorization was obtained by anyone other than the biller, and~~
~~wherein said electronic notification is formatted in a familiar and recognizable~~
~~format of the biller such that the electronic notification appears to the consumer as if generated~~
~~by the biller, and including one or more of the following:~~

sending an e-mail to the payor that the payment has been authorized, ~~said~~ wherein the c-
mail is formatted in a predefined format specified by ~~in a familiar and recognizable format of~~
the biller such that the c-mail appears₁ to the consumer₁ ~~as if to be~~ generated by the biller₁ and
wherein the e-mail is sent to the payor, from a website of the biller, without disclosing that
authorization was obtained by anyone other than the biller;

~~determining the a~~ correctness of the verification code of a credit card or debit card used
in the payment;

assigning an identification number for each transaction for ~~a given~~ the biller₁ and

transmitting ~~said the~~ identification number to ~~said the~~ biller₁; and

determining an identify of billing personnel responsible for bills; and

reporting to the biller ~~the an~~ identity of the billing personnel with
~~the an~~ authorization result.

20. (Currently Amended) A system for authorizing one or more bill payments, ~~said the~~ system comprising:

an authorization web server programmed for selective communication through the worldwide web with a plurality of billers' web servers;

a programmed digital computer system linked to ~~said the~~ authorization web server to obtain authorization information from financial institutions authorizing or rejecting payment requests received at ~~said the~~ billers' web servers from ~~payers'~~payers' computers through the worldwide web and communicating authorization information to the appropriate billers' web servers by the use of web services programming;

~~said the~~ programmed digital computer system being programmed to edit information relating to payment requests received at ~~said the~~ billers' web servers from ~~payers'~~payers' computers through the worldwide web; and

~~said the~~ programmed digital computer system being programmed to send, directly to the ~~payer's~~payer's computer originating the payment request, an e-mail containing ~~said the~~ authorization information, wherein said e-mail is formatted ~~in a familiar and recognizable format of in a predefined format specified by~~ the biller such that the e-mail appears, to the consumer, ~~as if to be~~ generated by the biller.

21. (Currently Amended) ~~A~~The system as in of claim 20 ~~in which wherein~~ said authorization information is sent to the ~~payer's~~payer's computer and the biller's web server substantially simultaneously.

22. (Currently Amended) ~~A~~The system as in of claim 20 ~~in which wherein~~ information regarding the a format desired for communications to consumers on behalf of each of a plurality of billers is stored and retrieved to ~~place~~ format the e-mail ~~message~~ sent to the ~~payer~~payer in the a format desired by ~~this~~the biller whose bill is being paid.

23. (Currently Amended) ~~A~~The system as in-of claim 20 in which said wherein the computer system is programmed to apply a transaction number to each transaction for a ~~specific the~~ biller, store ~~said the~~ transaction numbers, and report ~~them the~~ transaction numbers to that the biller.

24. (Currently Amended) ~~A~~The system in-of claim 20 in which said wherein the computer system is programmed to demand that credit/~~debit card~~ or debit card verification codes be submitted with any credit/~~debit card~~ or debit card payment requests, and to use the verification codes ~~together~~ with other credit card information to protect against fraud in obtaining authorization for credit/debit card payments.

25. (Currently Amended) ~~A~~The system as in-of claim 20 in which said wherein the computer system is programmed to receive, store, and report to each biller ~~the an~~ identity of the billing personnel responsible for obtaining the authorized payment ~~authorized~~.

26. (Currently Amended) ~~A~~The method as in-of claim 13 including further comprising:
_____ first pre-authorizing a given customer and a given credit card or debit card based on cardholder information; and

sending information of ~~said the~~ pre-authorization to said the biller prior to receipt of a specific request for authorization of a specific payment charged to ~~said the~~ credit card or the debit card so as to allow ~~[[a]] the~~ biller to determine the a validity of the credit card or the debit card prior to proceeding with a transaction.

27. (Currently Amended) ~~A~~The method as in~~of~~ claim 14 ~~including~~further comprising:
_____first pre-authorizing a given customer and a given credit card or debit card based on cardholder information; and

sending information of ~~said~~the pre-authorization to ~~said~~the biller prior to receipt of a specific request for authorization of a specific payment charged to ~~said~~the credit card or debit card so as to allow ~~[[a]]~~the biller to determine ~~the~~a validity of the credit card or debit card prior to proceeding with a transaction.

28. (Currently Amended) ~~A~~The method as in~~of~~ claim 15 ~~including~~further comprising:
_____first pre-authorizing a given customer and a given credit card or debit card based on cardholder information; and

sending information of ~~said~~the pre-authorization to ~~said~~the biller prior to receipt of a specific request for authorization of a specific payment charged to ~~said~~the credit card or debit card so as to allow ~~[[a]]~~the biller to determine ~~the~~a validity of the credit card or debit card prior to proceeding with a transaction.

29. (Currently Amended) ~~A~~The method as in~~of~~ claim 16 ~~including~~further comprising:
_____first pre-authorizing a given customer and a given credit card or debit card based on cardholder information; and

sending information of ~~said~~the pre-authorization to ~~said~~the biller prior to receipt of a specific request for authorization of a specific payment charged to ~~said~~the credit card or the debit card so as to allow ~~[[a]]~~the biller to determine ~~the~~a validity of the credit card or the debit card prior to proceeding with a transaction.

30. (Currently Amended) ~~A~~The method as in ~~of~~ claim 19 ~~including~~further comprising:
_____first pre-authorizing a given customer and a given credit card or debit card based on
cardholder information; and

sending information of ~~said~~the pre-authorization to ~~said~~the biller prior to receipt of a
specific request for authorization of a specific payment charged to ~~said~~the credit card or the debit
card so as to allow ~~the~~[[a]]the biller to determine ~~the~~a validity of the credit card or the debit card
prior to proceeding with a transaction.